

INVOICE AND NOTICE OF RIGHT TO CANCEL

182765

Merchant ID #	470500024191553
Acct. #	6145
Buyer Name	Angela S Archie Hudson
Buyer Address	28 twin Oaks DR
Buyer City/State/ZIP	Waynesboro, MS 39367
Seller Business Name	Windows USA
Seller Address	235 Sunshine Rd. - P.O. Box 222
Seller City/State/ZIP	Royal, AR 71968
Seller Phone #	800-272-2085
Salesperson	Aaron
Seller License #	
License Classification	

CREDIT TERM PLAN NO.	2260	AUTHORIZATION #	004839
MERCHANT TICKET/INVOICE #		DESCRIPTION	Windows
		TOTAL AMOUNT FINANCED	9840.82
TERMS OF PURCHASE: Regular Rate with Regular Payments unless Special Terms are indicated below. If Special Terms, complete only one box below:			
No Interest if Paid in Full* within _____ Months with Regular Payments	Special Rate (Equal Pay): _____ % APR Equal Payments	Special Rate (Reduced APR): 10.99 % APR	Special Rate (Custom Payment): _____ Custom Payment

TERMS. This transaction is under your Credit Card Agreement with Wells Fargo Financial National Bank ("the Bank").

SECURITY INTEREST. Where applicable, you give the Bank a purchase-money security interest on goods purchased in this transaction. The Bank will not claim a security interest or other lien (except judgment liens) in your principal dwelling. You agree that any property described in this invoice will remain personal property and will not become a fixture even if attached to real property.

NOTICE TO BUYER

1. Do not sign this invoice if any of the spaces intended for the agreed terms to the extent of then available information are left blank.
2. You are entitled to a copy of this invoice at the time you sign it.
3. You may at any time pay off the full unpaid balance due under this invoice.
4. The Seller has no right to enter unlawfully your premises or commit any breach of the peace to repossess goods purchased under this invoice.
5. You may cancel this transaction if it has not been signed at the main office or branch office of the Seller, provided you notify the Seller not later than midnight of third business day (fifth business day in Alaska, fifteenth business day in North Dakota if you are 65 or older) after the day of the transaction (or, in Utah, after the day of the transaction or receipt of the product, whichever is later). See the below Notice of Right to Cancel for an explanation of buyer's rights.

*Special Terms and APR Information

If your special terms promotion is No Interest if Paid in Full, you will be charged no interest if paid in full by the end of the special terms period. If the balance is not paid in full by the end of the period, interest will be imposed from the date of purchase at the applicable rate disclosed below. Applicable Rates:

If your account was opened:	your APR will be:
on or after September 28, 2010	27.99% This APR will vary with the market based on the U.S. Prime Rate.
between February 22, 2010 - September 27, 2010	25.99% This APR will vary with the market based on the U.S. Prime Rate.
between March 1, 2009 - February 21, 2010	23.90%
between December 27, 2007 - February 28, 2009	21.90%
prior to December 27, 2007	17.90%

If you are not sure when your account was opened, you may call Wells Fargo Financial National Bank at 1-800-459-8451. Representatives are available Monday through Friday, 8 a.m. to 6 p.m. Central time.

Buyer Signature Angela M. Hudson Buyer Signature X Angela R. Hudson Date 12/9/15

BUYER'S RIGHT TO CANCEL

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (FIFTH BUSINESS DAY IN ALASKA, FIFTEENTH BUSINESS DAY IN NORTH DAKOTA IF YOU ARE 65 OR OLDER) AFTER THE DATE OF THIS TRANSACTION (OR, IN UTAH, AFTER THE DATE OF THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS LATER). SEE THE BELOW NOTICE OF RIGHT TO CANCEL FORM FOR AN EXPLANATION OF THIS RIGHT. FAILURE TO EXERCISE THIS OPTION, HOWEVER, WILL NOT INTERFERE WITH ANY OTHER REMEDIES YOU MAY POSSESS. IF YOU CANCEL, THE SELLER MAY NOT KEEP ANY OF YOUR DOWN PAYMENT. ADDITIONALLY, IN MICHIGAN, THE SELLER IS PROHIBITED FROM HAVING AN INDEPENDENT COURIER SERVICE OR OTHER THIRD PARTY PICK UP YOUR PAYMENT AT YOUR RESIDENCE BEFORE THE END OF THE 3-BUSINESS-DAY PERIOD IN WHICH YOU CAN CANCEL THE TRANSACTION.

NOTICE OF RIGHT TO CANCEL

Enter date of transaction: 12/9/15 Date (1)

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS (FIVE BUSINESS DAYS IN ALASKA, FIFTEEN BUSINESS DAYS IN NORTH DAKOTA IF YOU ARE 65 OR OLDER) FROM THE ABOVE DATE (OR, IN UTAH, AFTER THE DATE OF THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS LATER).

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN TEN BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE; OR YOU MAY IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF THE SELLER DOES NOT PROVIDE INSTRUCTIONS FOR THE RETURN OF THE GOODS TO THE SELLER OR IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF RIGHT TO CANCEL (OR, IN INDIANA, WITHIN 20 DAYS OF THE DATE OF RECEIPT OF YOUR NOTICE OF RIGHT TO CANCEL OR 10 DAYS OF RETURNING PAYMENT OR OTHER CONSIDERATION TO YOU, WHICHEVER IS EARLIER), YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU MAY REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THIS CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, (WHICH, IN CALIFORNIA, MAY INCLUDE EMAIL OR FAX NOTICE) OR SEND A TELEGRAM, TO

WINDOWS USA

AT

235 Sunshine Rd. - P.O. Box 222, Royal, AR 71968

Seller Name

Seller Address (no PO Boxes)/City/State/Zip

NOT LATER THAN MIDNIGHT OF 12/15/15 Date (2)

I HEREBY CANCEL THIS TRANSACTION.

Date

Buyer Signature

CONSUMER NOTE / NON-NEGOTIABLE CONSUMER NOTE / CONSUMER PAPER / THIS IS A CONSUMER CREDIT DOCUMENT

IN ARIZONA: This instrument is based upon a home solicitation sale, which is subject to the provisions of Title 44, Chapter 15. This instrument is not negotiable.
IN CONNECTICUT: This instrument is based upon a home solicitation sale, which is subject to the provisions of the Home Solicitation Sales Act, which is subject to the provisions of the Home Solicitation Sales Act.
IN NORTH DAKOTA: This instrument is based upon a personal solicitation sale, which is subject to the provisions of the North Dakota Century Code.
IN WISCONSIN: This is a home improvement instrument and is non-negotiable. Every holder takes subject to all other claims and defenses of the debtor.

EXHIBIT

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